ABSTRACT OF THE DISCLOSURE

A method, system, and computer program product for implementing a marketing application using a store card as a Reward Card, Rebate Card, Pre-paid Script Program Card, Incentive Card, and/or Gift Card, as well as a Frequent Shopper Card. A card provided in association with an initial credit is also associated with an identification and account stored in a computer database memory, and the identification in the card enables the retailer to subsequently allow the consumer to use the card for additional computer based marketing, debit, and credit activity.